

Effective 1/1/2016

13-45-201 Security freeze.

- (1) As used in this part, "security freeze" means a prohibition, consistent with the provisions of this section, on a consumer reporting agency's furnishing of a consumer's credit report to a third party intending to use the credit report to determine the consumer's eligibility for credit.
- (2) A consumer may place a security freeze on the consumer's credit report by:
 - (a) making a request to a consumer reporting agency in writing by certified mail;
 - (b) providing proper identification; and
 - (c) paying the fee required by the consumer reporting agency in accordance with Section 13-45-204.
- (3) If a security freeze is in place, a consumer reporting agency may not release a consumer's credit report, or information from the credit report, to a third party that intends to use the information to determine a consumer's eligibility for credit without prior authorization from the consumer.
- (4)
 - (a) Notwithstanding Subsection (3), a consumer reporting agency may communicate to a third party requesting a consumer's credit report that a security freeze is in effect on the consumer's credit report.
 - (b) If a third party requesting a consumer's credit report in connection with the consumer's application for credit is notified of the existence of a security freeze under Subsection (4)(a), the third party may treat the consumer's application as incomplete.
- (5) Upon receiving a request from a consumer under Subsection (2), the consumer reporting agency shall:
 - (a) place a security freeze on the consumer's credit report within five business days after receiving the consumer's request;
 - (b) send a written confirmation of the security freeze to the consumer within 10 business days after placing the security freeze; and
 - (c) provide the consumer with a unique personal identification number or password to be used by the consumer when providing authorizations for removal or temporary removal of the security freeze under Section 13-45-202.
- (6) A consumer reporting agency shall require proper identification of the consumer requesting to place, remove, or temporarily remove a security freeze.
- (7)
 - (a) A consumer reporting agency shall develop a contact method to receive and process a consumer's request to place, remove, or temporarily remove a security freeze.
 - (b) A contact method under Subsection (7)(a) shall include:
 - (i) a postal address;
 - (ii) an electronic contact method chosen by the consumer reporting agency, which may include the use of fax, Internet, or other electronic means; and
 - (iii) the use of telephone in a manner that is consistent with any federal requirements placed on the consumer reporting agency.
- (8) A security freeze placed under this section may be removed only in accordance with Section 13-45-202.

Amended by Chapter 191, 2015 General Session